

Information to identify the case:

Debtor 1 **Kevin Stelmach**
First Name Middle Name Last Name
Debtor 2 **Denise M. Stelmach**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey
Case number: **17-26909-ABA**

Social Security number or ITIN xxx-xx-6741

EIN -----

Social Security number or ITIN xxx-xx-4315

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Stelmach

Denise M. Stelmach

2/16/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin Stelmach
Denise M. Stelmach
Debtors

Case No. 17-26909-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 16, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin Stelmach, Denise M. Stelmach, 626 Lilac Lane, Deptford, NJ 08096-3618
cr	+ SN Servicing as servicer for U.S. Bank National As, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
518027502	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0826
518027503	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0675, 1900 Capital Trust II, BY U.S. BANK TRUS, P.O. Box 10826 Greenville, SC 29603-0826
517021169	+ Advanced Ortho Centers, P.O. Box 4337, Lancaster, PA 17604-4337
519206090	+ Angela C. Pattison, Esq., Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
517021176	+ PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517021161	+ PowersKirk, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
517021175	+ South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
517021166	+ Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, Highlands Branch, CO 80129-2386
517045799	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517087585	+ Township of Dennis, Blaney & Karavan PC, Marcus Karavan, Esquire, 3311 New Jersey Ave,PO Box 1310, Wildwood, NJ 08260-8310
517021162	+ Township of Dennis Tax Office, 571 Petersburg Road, Dennisville, NJ 08214
517190486	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519318015	+ U.S. Bank Trust, N.A., as Trustee, of LB-Tiki Series IV Trust, c/o SN Servicing Corporation, 23 5th Street, Eureka, CA 95501-0333
519318016	+ U.S. Bank Trust, N.A., as Trustee, of LB-Tiki Series IV Trust, c/o SN Servicing Corporation, 23 5th Street, Eureka, CA 95501 U.S. Bank Trust, N.A., as Trustee 95501-0333

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 16 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: POCInquiries@BonialPC.com	Feb 16 2022 20:31:00	Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
517037796	EDI: PHINAMERI.COM	Feb 17 2022 01:28:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517088215	+ EDI: PHINAMERI.COM	Feb 17 2022 01:28:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
517201389	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:39:42	Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021160	+ EDI: BANKAMER.COM		

District/off: 0312-1

User: admin

Page 2 of 3

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517021168	+ EDI: CAPITALONE.COM	Feb 17 2022 01:28:00	Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
517021173	+ Email/Text: bankruptcy@cavps.com	Feb 17 2022 01:28:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
517021177	+ Email/Text: dtmua-am@deptford-nj.org	Feb 16 2022 20:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517021164	+ EDI: PHINAMERI.COM	Feb 16 2022 20:31:00	Deptford Township MUA, P.O. Box 5506, Deptford, NJ 08096-0506
517021167	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
517198293	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 01:28:00	Greentree Servicing, LLC, 7360 South Kylene Road, Tempe, AZ 85283-4583
517201095	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:39:42	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517248593	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:39:42	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021170	+ EDI: MID8.COM	Feb 17 2022 01:28:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
517112142	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517021171	Email/Text: signed.order@pfwattorneys.com	Feb 16 2022 20:31:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517182166	+ Email/Text: bankruptcy@pseg.com	Feb 16 2022 20:31:00	PSE&G Attn: Bankruptcy Dept, PO Box 490, Cranford NJ 07016-0490
517201338	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:29:26	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021174	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:29:36	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
517021163	EDI: TFSR.COM	Feb 17 2022 01:28:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
517190486	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 16 2022 20:31:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517133410	+ EDI: AIS.COM	Feb 17 2022 01:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517021165	##+	Ditech Financial, 2100 East Elliot Road, Building 94, Tempe, AZ 85284-1806
517021172	##+	Thomas & Cook, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for 1900 Capital Trust II, by U.S. Bank Trust National Association, not in its individual capacity but solely as Certificate Trustee apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing as servicer for U.S. Bank National Association as trustee of the LB-Tiki Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Nicole B. LaBletta	on behalf of Creditor 1900 Capital Fund II LLC nlabletta@lablettawalters.com, tharalla@lablettawalters.com
Phillip Andrew Raymond	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for 1900 Capital Trust II, by U.S. Bank Trust National Association, not in its individual capacity but solely as Certificate Trustee phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Stacey L. Mullen	on behalf of Joint Debtor Denise M. Stelmach slmullen@comcast.net
Stacey L. Mullen	on behalf of Debtor Kevin Stelmach slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor 1900 Capital Fund II LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

TOTAL: 14